

In re:  
Justin T Dorsey  
Debtor(s)

Case No. 20-12831-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 23, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2020:

Recip ID	Recipient Name and Address
db	+ Justin T Dorsey, 1324 N 56th Street, Philadelphia, PA 19131-4123
14515740	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45036
14515741	+ Michael J. Dougherty, Esquire, 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3323
14515745	Tameika Waters, 4801 Colonial Ct, Norristown, PA 19401
14515751	Toyota Motor Credit, 111 W 22nd St, Hinsdale, IL 60521

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 23 2020 13:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2020 13:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 23 2020 13:03:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14515731	EDI: AMEREXPR.COM	Oct 23 2020 16:53:00	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14515732	EDI: AMEREXPR.COM	Oct 23 2020 16:53:00	Amex, PO Box 981537, El Paso, TX 79998-1537
14515733	EDI: TSYS2.COM	Oct 23 2020 16:53:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14515734	EDI: TSYS2.COM	Oct 23 2020 16:53:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14515736	+ EDI: CMIGROUP.COM	Oct 23 2020 16:53:00	Credit Management Lp, 6080 Tennyson Pkwy, Plano, TX 75024-6002
14515739	EDI: DISCOVER.COM	Oct 23 2020 16:53:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
14515735	EDI: CITICORP.COM	Oct 23 2020 16:53:00	Bloom/dsnb, PO Box 8218, Mason, OH 45040-8218
14515737	EDI: NAVIENTFKASMDOE.COM	Oct 23 2020 16:53:00	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14515738	EDI: DISCOVER.COM	Oct 23 2020 16:53:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
14515742	+ EDI: NAVIENTFKASMSERV.COM	Oct 23 2020 16:53:00	Naviet, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500
14515743	EDI: RMSC.COM		

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		Oct 23 2020 16:53:00	Syncb/Guitar Center, C/o, PO Box 965036, Orlando, FL 32896-5036
14515744	EDI: RMSC.COM		
		Oct 23 2020 16:53:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14515747	EDI: TDBANKNORTH.COM		
		Oct 23 2020 16:53:00	Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744
14515750	EDI: TFSR.COM		
		Oct 23 2020 16:53:00	Toyota Financial Services, Attn: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
14515746	EDI: WTRRN BANK.COM		
		Oct 23 2020 16:53:00	Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475
14515748	EDI: WTRRN BANK.COM		
		Oct 23 2020 16:53:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
14515752	Email/Text: jerome.smalls@ogc.upenn.edu		
		Oct 23 2020 13:03:00	Univ of PA, 3451 Walnut St, Philadelphia, PA 19104-6205

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14515768		2:20-bk-12831
14515769	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14515770	*	Amex, PO Box 981537, El Paso, TX 79998-1537
14515771	*	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14515772	*	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14515774	*+	Credit Management Lp, 6080 Tennyson Pkwy, Plano, TX 75024-6002
14515777	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
14515773	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Bloom/dsnb, PO Box 8218, Mason, OH 45040-8218
14515775	*	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14515776	*	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
14515778	*	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45036
14515779	*+	Michael J. Dougherty, Esquire, 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3323
14515780	*+	Naviet, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500
14515781	*	Syncb/Guitar Center, C/o, PO Box 965036, Orlando, FL 32896-5036
14515782	*	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14515785	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744
14515749	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, Td Bank, N.A., 32 Chestnut St, Lewiston, ME 04240-7744
14515787	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, Td Bank, N.A., 32 Chestnut St, Lewiston, ME 04240-7744
14515788	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
14515783	*	Tameika Waters, 4801 Colonial Ct, Norristown, PA 19401
14515784	*	Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475
14515786	*	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
14515789	*	Toyota Motor Credit, 111 W 22nd St, Hinsdale, IL 60521
14515790	*	Univ of PA, 3451 Walnut St, Philadelphia, PA 19104-6205

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
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ANTHONY ARECHAVALA	
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	on behalf of Debtor Justin T Dorsey legaloptions@comcast.net
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GARY F. SEITZ	
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	gseitz@gsbblaw.com gfs@trustesolutions.net
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REBECCA ANN SOLARZ	
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	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
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United States Trustee	
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	USTPRegion03.PH.ECF@usdoj.gov
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TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Justin T Dorsey</u>	Social Security number or ITIN	<b>xxx-xx-1751</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>20-12831-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Justin T Dorsey

10/22/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**